

Information to identify the case:						
Debtor 1	RICARDO JAVIER GONZALEZ CRUZ	Social Security number or ITIN xxx-xx-6445				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court District of Puerto Rico Date case filed for chapter 13 12/20/19						
Case number: 19-07432 -ESL 13						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: RICARDO JAVIER GONZALEZ CRUZ	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	URB ALTAMESA 1393 AVE SAN IGNACIO San Juan, PR 00921–3830	
4.	Debtor's attorney Name and address	ENRIQUE M ALMEIDA BERNAL ALMEIDA & DAVILA PSC PO BOX 191757 SAN JUAN, PR 00919–1757	Contact phone (787) 722–2500 Email <u>adecfmail@gmail.com</u>
5.	Bankruptcy trustee Name and address	JOSE RAMON CARRION MORALES PO BOX 9023884 SAN JUAN, PR 00902–3884	Contact phone 787 977–3535 Email <u>newecfmail@ch13-pr.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Jose V Toledo Fed Bldg & US Courthouse 300 Recinto Sur Street, Room 109 San Juan, PR 00901	Hours open <u>8:00 AM – 4:00 PM</u> Contact phone (787) 977–6000 Date: 12/26/19

For more information, see page 2

Costs 4.9-704342-E-SIS1.3 D Doc##: 3 Filled Hi 12/2/2014 12:912:00 te redt 4/2/2014 12:00 4/2:92:00 6:53:2:54 e sc D e sc

Debtor RICARDO JAVIER GONZALEZ CRUZ Case number 19–07432

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	February 5, 2020 at 01:00 PM	Location: OCHOA BUILDING, 500 TANCA STREET, FIRST FLOOR, SAN JUAN, PR 00901	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	,,	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 4/6/20	
		 a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/28/20	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 6/17/20	
A proof of a www.uscou If you do no a proof of cl Secured crectaim submit For example including the Claims can www.prb.u It is recommended.		radlines for filing proof of claim: proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at tww.uscourts.gov or any bankruptcy clerk's office. Ou do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file roof of claim even if your claim is listed in the schedules that the debtor filed. Cured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of the submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. To example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, required to a jury trial. The summan of the detectronically through the court's website at: The summan of the detectronic proof claim form/ To be paid, you must file a proof of claim. To be paid, you must file roof of claim form/ The summan of the paid on your claim. The paid on your claim form may be obtained at the dead of the creditors meeting. The proof of claim form is a signed statement of the paid on your claim. The paid on your claim form may be obtained at the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must file out on the paid on your claim. To be paid, you must f		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9. Filing of plan The debtor has filed a plan. The hearing on confirmation will be held on: 3/4/20 at 02:00 PM , Location: 300 RECINTO SUR STREET, COURTROO PR 00901		pe held on: COURTROOM 2 SECOND FLOOR, SAN JUAN,		
		An objection to confirmation of the chapter 13 plan shall be fil confirmation.	ed at least 7 days prior to the hearing on	
		The confirmation hearing may be continued by announcemer and time without further written notice.	at at the confirmation hearing of the continued date	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed a exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a disch a debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to be	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge list file a motion. The bankruptcy clerk's office	

page 2